

**Information to identify the case:**

Debtor 1

**Joan Vanucci**

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-1519

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court District of New Jersey

Case number: **17-22379-CMG**

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Joan Vanucci

10/31/22

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Joan Vanucci  
Debtor

Case No. 17-22379-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 3

Date Rcvd: Oct 31, 2022

Form ID: 3180W

Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 02, 2022:

Recip ID	Recipient Name and Address
db	#+ Joan Vanucci, 701 Forepeak Avenue, Beachwood, NJ 08722-4133
cr	+ Specialized Loan Servicing, LLC, P.O. Box 340514, Tampa, FL 33694-0514
516886678	Kohls, PO Box 2893, Milwaukee, WI 53201-2983
516886679	+ Medical Payment Data, Attn: Online Collections, PO box 1489, Winterville, NC 28590-1489
516886686	+ Verizon, Attn: Debt Recovery Solutions, 900 Merchants Concourse, Westbury, NY 11590-5142

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 31 2022 20:44:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Oct 31 2022 20:44:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516886674	+ EDI: CITICORP.COM	Nov 01 2022 00:38:00	CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
516886672	+ EDI: CAPITALONE.COM	Nov 01 2022 00:38:00	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
517099993	Email/PDF: bncnotices@becket-lee.com	Oct 31 2022 20:55:56	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516886677	+ EDI: CITICORP.COM	Nov 01 2022 00:38:00	Citi Cards, PO Box 6500, Sioux Falls, SD 57117-6500
516923416	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Oct 31 2022 20:43:00	Deutsche Bank National Trust Co., Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
517075330	Email/PDF: resurgentbknotifications@resurgent.com	Oct 31 2022 20:55:56	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517118402	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 31 2022 20:44:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
516886680	Email/Text: EBN@Mohela.com	Oct 31 2022 20:43:00	Mohela/Dept of Education, 633 Spirit Drive, Chesterfield, MO 63005
516952943	EDI: AGFINANCE.COM	Nov 01 2022 00:33:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
516886681	+ EDI: AGFINANCE.COM	Nov 01 2022 00:33:00	OneMain, PO Box 1010, Evansville, IN 47706-1010
517270584	EDI: PRA.COM		

District/off: 0312-3

User: admin

Page 2 of 3

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		Nov 01 2022 00:38:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
517270585	EDI: PRA.COM	Nov 01 2022 00:38:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
517127458	EDI: PRA.COM	Nov 01 2022 00:38:00	Portfolio Recovery Associates, LLC, c/o Best Buy Visa, POB 41067, Norfolk VA 23541
517088332	EDI: PRA.COM	Nov 01 2022 00:38:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
517127454	EDI: PRA.COM	Nov 01 2022 00:38:00	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
517025446	EDI: Q3G.COM	Nov 01 2022 00:38:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
516886683	EDI: RMSC.COM	Nov 01 2022 00:33:00	SYNCB, PO Box 965060, Orlando, FL 32896-5060
516886682	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Oct 31 2022 20:43:00	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
516887395	+ EDI: RMSC.COM	Nov 01 2022 00:33:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516999181	EDI: AIS.COM	Nov 01 2022 00:38:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
517000714	+ EDI: AIS.COM	Nov 01 2022 00:38:00	Verizon by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City OK 73118-7901
516981413	EDI: WFFC2	Nov 01 2022 00:38:00	Wells Fargo Bank, POB 19657, Irvine, CA 92623-9657
518334420	+ EDI: WFFC2	Nov 01 2022 00:38:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh NC 27605-1000
516886687	EDI: WFFC.COM	Nov 01 2022 00:38:00	Wells Fargo Dealer Services, PO Box 25341, Santa Ana, CA 92799-5341

TOTAL: 26

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516886675	*+	CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
516886676	*+	CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
516886673	*+	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
516886684	*	SYNCB, PO Box 965060, Orlando, FL 32896-5060
516886685	*	SYNCB, PO Box 965060, Orlando, FL 32896-5060

TOTAL: 0 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

District/off: 0312-3

User: admin

Page 3 of 3

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**complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 02, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 31, 2022 at the address(es) listed below:**

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Deutsche Bank National Trust Company as Trustee on behalf of the holders of the Terwin Mortgage Trust 2006-9HGA, Asset-Backed Certificates, TMTS Series 2006-9HGA dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor Specialized Loan Servicing LLC bk@stewartlegalgroup.com
James J. Cerbone	on behalf of Debtor Joan Vanucci cerbonelawfirm@aol.com cerbonejr83307@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6